
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 35

Week Ending September 1, 2001

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Philadelphia

Ameriserve Financial Bank, Johnstown, Pennsylvania -- to establish a branch at 5 Gateway Center, Pittsburgh.
- Approved, August 29, 2001

New York

Bank of Smithtown, East Setauket, New York -- to establish a branch on Belle Mead Road, Suffolk County.
- Approved, August 23, 2001 (AC)

New York

The Chase Manhattan Bank, New York, New York -- to establish a branch at 1320 Stony Brook Road, Stony Brook.
- Approved, August 24, 2001 (AC)

Cleveland

The Citizens Banking Company, Sandusky, Ohio -- to establish a branch at 205 SE Catawba Road, Port Clinton.
- Approved, August 30, 2001

Chicago

Elkhart Community Bank, Elkhart, Indiana -- to establish a mobile branch to operate within a five-mile radius of the bank.
- Approved, August 30, 2001

Chicago

Goshen Community Bank, Goshen, Indiana -- to establish a mobile branch to operate within a five-mile radius of the bank.
- Approved, August 30, 2001

Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 441 Lake Avenue.
- Approved, August 29, 2001

Bank Branches, Domestic

Richmond

Southern Financial Bank, Warrenton, Virginia -- to establish a branch at 300 East Market Street, Charlottesville.
- Approved, August 30, 2001

Bank Holding Companies

Atlanta

Commercial Bancgroup, Inc., Harrogate, Tennessee -- to acquire Cumberland Mountain Bancshares, Inc., Middlesboro, Kentucky, and Middlesboro Federal Bank, FSB; and for Commercial Bank, Harrogate, Tennessee, to merge with Middlesboro Federal Bank, FSB.
- Approved, August 27, 2001

Minneapolis

Dacotah Banks, Inc., Aberdeen, South Dakota -- to acquire F&M Bank Holding Company of Valley City, Valley City, North Dakota.
- Approved, August 29, 2001

St. Louis

First Banks, Inc., St. Louis, Missouri -- to engage de novo in lending activities.
- Approved, August 29, 2001

Kansas City

First Western Bank Shares, Inc., Huron, South Dakota -- to become a bank holding company through the acquisition of Marquette Bank Nebraska, N.A., O'Neill, Nebraska.
- Approved, August 30, 2001

Atlanta

Grand Bankshares, Inc., West Palm Beach, Florida -- to become a bank holding company through the acquisition of Grand Bank of Florida.
- Returned, August 30, 2001

Bank Holding Companies

Chicago

Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana -- to acquire additional shares of Grant County State Bancshares, Inc. and thereby acquire Grant County State Bank.

- Approved, August 31, 2001

Secretary

The Royal Bank of Scotland Group plc, The Royal Bank of Scotland plc, and RBSG International Holdings Ltd., all in Edinburgh, Scotland, and Citizens Financial Group, Inc., Providence, Rhode Island -- commenters' requests to extend the comment period on the application to acquire Citizens Bank of Pennsylvania, Philadelphia, Pennsylvania, and Citizens Bank, Wilmington, Delaware, both de novo banks.

- Denied, August 31, 2001

Kansas City

Sunflower Banks, Inc., Salina, Kansas; Sunflower Bank, National Association; and Sunflower Acquisition Corporation -- waiver of applications in connection with the acquisition of First Canon Bancorp, Inc., Canon City, Colorado, and its subsidiary, The First National Bank of Canon City, and merger of The First National Bank of Canon City with Sunflower Bank.

- Granted, August 31, 2001

Atlanta

Synovus Financial Corporation, Columbus, Georgia -- to merge with FABP Bancshares, Inc., Pensacola, Florida, and thereby acquire First American Bank of Pensacola.

- Approved, August 31, 2001

Kansas City

Team Financial, Inc., Paola, Kansas, and Team Financial, Inc. Employees' Stock Ownership Plan -- to acquire Post Bancorp, Inc., Colorado Springs, Colorado, and Colorado Springs National Bank.

- Approved, August 28, 2001

Atlanta

United Bancshares, Inc., New Orleans, Louisiana -- to become a bank holding company through the acquisition of United Bank and Trust.

- Returned, August 29, 2001

Bank Mergers

Atlanta

Colonial Bank, Montgomery, Alabama -- to acquire certain assets and assume certain liabilities of 13 Alabama and Florida branches of Union Planters Bank, N.A., Memphis, Tennessee.

- Approved, August 29, 2001

Chicago

First Farmers Bank and Trust Company, Converse, Indiana -- to acquire the Greentown, Logansport, Peru, Roann, and Wabash offices of Lake City Bank, Warsaw, and thereby establish branches.

- Approved, August 29, 2001

Change In Bank Control

Kansas City

Ameribanc Holdings, Durango, Colorado -- change in bank control.

- Permitted, August 28, 2001

Kansas City

First National Bancshares, Inc., Edmond, Oklahoma -- change in bank control.

- Permitted, August 30, 2001

Chicago

Lamoine Bancorp, Inc., La Harpe, Illinois -- change in bank control.

- Permitted, August 28, 2001

Secretary

Laredo National Bancshares, Laredo, Texas -- commenter's request to extend the comment period for a change in bank control.

- Denied, August 31, 2001

Competitive Factors Reports

Chicago

Anchor BanCorp Wisconsin Inc., Madison, Wisconsin -- report on competitive factors of the proposed acquisition of Ledger Capital Corp., Glendale.

- Submitted, August 31, 2001

Competitive Factors Reports

Dallas

Bank of the Hills, N.A., Kerrville, Texas -- report on competitive factors of the proposed merger with New Bank of the Hills, N.A.
- Submitted, August 30, 2001

St. Louis

Bloomfield State Bank, Bloomfield, Indiana -- report on competitive factors of the proposed merger with The First Bank of Mitchell, Mitchell.
- Submitted, August 29, 2001

Boston

Borel Bank and Trust Company, San Mateo, California -- report on competitive factors of the proposed merger with Borel Acquisition Corp.
- Submitted, August 27, 2001

Secretary

Citibank (South Dakota), N.A., Sioux Falls, South Dakota -- report on competitive factors of the proposed merger with Hurley State Bank; Universal Bank, National Association, Columbus, Georgia; and Citibank USA, Wilmington, Delaware, in connection with the corporate reorganization of the domestic credit card business of Citigroup Inc., New York, New York.
- Submitted, August 29, 2001

Secretary

Colorado Business Bank, National Association, Denver, Colorado -- report on competitive factors of the proposed merger with First Capital Bank of Arizona, Phoenix, Arizona.
- Submitted, August 28, 2001

St. Louis

First Bank & Trust, San Francisco, California -- report on competitive factors of the proposed merger with BYL Bank Group, Orange.
- Submitted, August 28, 2001

Chicago

First Federal Capital Corp., La Crosse, Wisconsin -- report on competitive factors of the proposed merger with American Community Bancshares, Inc., Wausau.
- Submitted, August 31, 2001

Competitive Factors Reports

Boston

First Massachusetts Bank, National Association, Worcester, Massachusetts -- report on competitive factors of the proposed merger with MetroWest Bank, Framingham.
- Submitted, August 27, 2001

Chicago

Independent Bank South Michigan, Leslie, Michigan -- report on competitive factors of the proposed acquisition of four branches of Independent Bank MSB, Bay City.
- Submitted, August 31, 2001

Chicago

Metrobank, National Association, Davenport, Iowa -- report on competitive factors of the proposed merger with Community Bank, Preston; Community Insurance, Inc., Miles; and Farmers State Bank Chadwick and Mount Carroll, Mount Carroll, Illinois.
- Submitted, August 31, 2001

Dallas

The National Bank of Daingerfield, Daingerfield, Texas -- report on competitive factors of the proposed acquisition of the Daingerfield branch of Jefferson Heritage Bank, FSB, Denton.
- Submitted, August 31, 2001

Philadelphia

Omega Bank, N.A., State College, Pennsylvania -- report on competitive factors of the proposed merger with Hollidaysburg Trust Company, Hollidaysburg, and Penn Central National Bank.
- Submitted, August 27, 2001

Chicago

State Bank of Latham, Latham, Illinois -- report on competitive factors of the proposed merger with Valley State Bank, Eldridge, Iowa, and the proposed purchase of assets and assumption of liabilities of State Bank of Latham by Middletown State Bank, Middletown, Illinois.
- Submitted, August 30, 2001

Competitive Factors Reports

Secretary

Travelers Bank & Trust, FSB, Newark, Delaware -- report on competitive factors of the proposed merger with Citi Fiduciary Trust Company of Florida, Palm Beach, Florida; Citi Fiduciary Trust Bank of Michigan, Farmington Hills, Michigan; Citi Fiduciary Trust Company of New Jersey, Red Bank, New Jersey; Citi Fiduciary Trust Company, New York, New York; and Citi Fiduciary Trust Company of Texas, Dallas, Texas.

- Submitted, August 29, 2001

Extensions Of Time

Kansas City

First Liberty Capital Corporation Employee Stock Ownership Plan, Hugo, Colorado -- extension to March 1, 2002, to acquire additional shares of First Liberty Capital Corporation.

- Granted, August 30, 2001

New York

J.P. Morgan Chase & Co. Inc., New York, New York -- extension to December 11, 2001, to merge Morgan Guaranty Trust Company of New York and The Chase Manhattan Bank.

- Granted, August 22, 2001 (AC)

Financial Holding Companies

Atlanta

American Banking Corporation of Lake Wales, Lake Wales, Florida -- election to become a financial holding company.

- Effective, August 27, 2001

Director, BS&R

HBOS plc, Edinburgh, Scotland -- election to become a financial holding company on its acquisition of The Governor and Company of the Bank of Scotland.

- Effective, August 31, 2001

Membership

Kansas City

Saline State Bank, Wilber, Nebraska -- membership in the Federal Reserve System.
- Approved, August 28, 2001

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Change in Bank Control	Central Bancorp, Inc., Somerville, Massachusetts - notice by John Doherty to individually acquire greater than 10% of Central Bancorp, Inc.	Newspaper - 09/26/2001 Fed Reg – N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Representative Office	Banca Comerciala Romana S.A., Bucharest, Romania, to establish a representative office in New York, New York.*	Newspaper – N/Avail
Representative Office	Royal Bank of Canada, Montreal, Canada, to establish a representative office in Wilmington, Delaware.*	Newspaper – N/Avail
Branch	NCF Bank Plc (formerly known as Nordea Companies Finland (NCF) Plc formerly known as MeritaNordbanken Plc), to establish a state-licensed branch at 437 Madison Avenue, New York, New York.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of 2001

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	CNB Financial Corporation, Clearfield, PA, to retain ownership of County Reinsurance Company, Phoenix, AZ.	09/18/2001

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Received notice from The Citizens Banking Company, Sandusky, OH on 08/27/2001 of its intent to establish a branch at 205 S.E. Catawba Rd., Port Clinton, OH.*	08/18/2001
Branch	Received notice from Community First Bank & Trust, Celina, OH to start a branch operation at The Gardens of Celina, 1301 Myers Rd., Celina, OH.*	08/31/2001

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
513920	The Marblehead Bank 709 West Main Street Marblehead, OH 43440	06/25/2001	08/28/2001	S		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Centura Bank, Rocky Mount, North Carolina, to establish a branch at 2000 Wade Hampton Boulevard, Greenville, South Carolina.*	Newspaper - 09/06/2001
18(c)	First Virginia Bank-Hampton Roads, Norfolk, Virginia, to merge with James River Bank, Waverly, Virginia, and James River Bank/Colonial, Suffolk, Virginia.*	Newspaper - 10/03/2001

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	FNB Corporation, Christiansburg, Virginia, to acquire 100% of the voting shares of FNB Southwest, National Association, Roanoke, Virginia (a converting federal savings bank presently known as Southwest Virginia Savings Bank).*	Fed Reg - 09/18/2001 Newspaper - 09/07/2001
3(a)(1)	Piedmont BankCorp, Statesville, North Carolina, to become a bank holding company through the acquisition of 100% of the voting shares of Piedmont Bank, Statesville, North Carolina.*	Fed Reg - N/Avail Newspaper - 09/28/2001

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
25A	Bank of America, N.A., Charlotte, North Carolina, to increase the investment in its Edge Corporation subsidiaries.
Member	Piedmont Bank, Statesville, North Carolina, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 401 Adamson Square, Carrollton, Georgia.	08/30/2001*
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 4640 S. Fort Apache, Las Vegas, Nevada.	08/30/2001*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1711 North Citrus Boulevard, Leesburg, Florida.	08/24/2001*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 2900 Allison Bonnett Memorial Drive, Hueytown, Alabama.	09/01/2001*

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Georgia Banking Company, Inc., Atlanta, Georgia, to become a bank holding company by acquiring Georgia Banking Company, Atlanta, Georgia (in organization).	Fed Reg – 10/05/2001*

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Georgia Banking Company, Inc., Atlanta, Georgia, to engage in mortgage lending through its nonbank subsidiary, GBC Fundings, Inc., Atlanta, Georgia.	10/05/2001

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Citizens Bank, Flint, Michigan, for prior approval to establish a branch at 2285 Cedar Street, Holt, Michigan.*	Newspaper – 8/31/2001
18(c) & Branches	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, for prior approval to merge with National City Bank of Minneapolis, Minneapolis, Minnesota and thereby to establish branches at 651 Nicollet Mall, Minneapolis, Minnesota and 3905 West 69th Street, Edina, Minnesota.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CC	Notification by Helen M. Paul, to acquire an additional 50 shares of APM Bancorp, Inc., Buffalo, Iowa.	Fed Reg – 9/19/2001 Newspaper – N/Avail
3(a)(1)	Bank Iowa Holding Company, Clarinda, Iowa, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Bank, Schleswig, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 9/01/2001
3(a)(1)	Eagle Bancshares, Inc., Cashton, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Cashton Bancshares, Inc., Cashton, Wisconsin and thereby indirectly Bank of Cashton, Cashton, Wisconsin.*	Fed Reg – 9/20/2001 Newspaper – N/Avail
3(a)(3)	Great River Financial Group, Inc., Burlington, Iowa, for prior approval to acquire 100 percent of the voting shares of Southeast Security Bank, Mediapolis, Iowa.*	Fed Reg – 9/28/2001 Newspaper – N/Avail
3(a)(3)	Kerndt Bank Services, Inc., Lansing, Iowa, for prior approval to acquire 100 percent of the voting shares of Westmont Corporation, West Union, Iowa, and thereby indirectly acquire Farmers Savings Bank, West Union, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 8/30/2001

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Mid-Iowa Bancshares Co., Algona, Iowa, for prior approval to acquire in excess of 5% but not to exceed 10% of Horizon Bank (in organization), Encino, California.*	Fed Reg – 9/11/2001 Newspaper – N/Avail
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, for prior approval to acquire an additional 19.69 percent, for a total of 47 percent, of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois and thereby indirectly acquire Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 9/4/2001 Newspaper – 9/03/2001
3(a)(3)	Panhandle Aviation, Inc., Clarinda, Iowa, for prior approval to acquire 100 percent of the voting shares of Bank Iowa Holding Company, Clarinda, Iowa, and thereby indirectly acquire Farmers State Bank, Schleswig, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 9/01/2001
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 80.95 percent of the voting shares of Southeast Security Bank, Mediapolis, Iowa.*	Fed Reg – 8/27/2001 Newspaper – 8/25/2001
3(a)(3)	River Valley Bancorp, Inc., Eldridge, Iowa, for prior approval to acquire 100 percent of State Bank of Latham, Latham, Illinois.*	Fed Reg – 9/28/2001 Newspaper – N/Avail
CC	Notification by John G. Rosholt, of a Change in Control to retain control, and by Gary C. Rosholt to acquire control, of Rosholt Bancorporation, Inc., Rosholt, Wisconsin.	Fed Reg – 8/27/2001 Newspaper – N/Avail
3(a)(1)	WB Bancshares, Inc., Bloomington, Wisconsin, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Woodhouse and Bartley Bank, Bloomington, Wisconsin.*	Fed Reg – 9/10/2001 Newspaper – 8/31/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	Bank of Palmyra, Palmyra, Illinois, for prior approval to become a member of the Federal Reserve System.

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	Logan County Bank, Lincoln, Illinois, for prior approval to become a member of the Federal Reserve System.
Regulation K	Michigan National Bank, Farmington Hills, Michigan, for prior approval to establish Standard Federal International, LLC, Wilmington, Delaware, as an Agreement corporation, and indirectly acquire four subsidiaries.
4(c)(8)	Oswego Bancshares, Inc., Oswego, Illinois, for prior approval to guarantee the borrowings by Oswego Community Bank Employees Stock Ownership Plan.
Membership	Town and Country Bank, Buffalo, Illinois, for prior approval to become a member of the Federal Reserve System.
Membership	Town and Country Bank of Springfield, Springfield, Illinois, for prior approval to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2728474	New Century Bank 23155 Northwestern Hwy. Southfield, Michigan 48075 (248) 827-2800	4/09/2001	8/31/2001	S		X

Section VI – CRA examinations scheduled for

Quarter of

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice involving Planters Holding Company, Indianola, Mississippi, by William T. Robinson, Jr., Indianola, Mississippi, to retain 12.59 percent.	Newspaper – 9/20/2001 Fed Reg. – N/Avail
CIC	Notice involving Fredonia Valley Bancorp, Inc., Fredonia, Kentucky, by Frances Young Trigg, Lexington, Kentucky, to retain 13.88 percent.	Newspaper – 9/21/2001 Fed Reg. – 9/10/2001

Fed Reg - Federal Register Comment Period Ending Date

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
493143	State Bank of Lima, Lima, Illinois	5/14/2001	8/30/2001	O		X

Section VI – CRA examinations scheduled for Quarter of

Institution *Location*

None

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branch	BANKFIRST, Sioux Falls, South Dakota, to purchase certain assets and assume certain liabilities of the Miami, Arizona branch of Community First National Bank, Fargo, North Dakota, and immediately thereafter relocate the branch to Chandler, Arizona.*	N/Avail.
5(d)(3) & Branch	Western Security Bank, Billings, Montana, to purchase certain assets and assume certain liabilities of the Billings, Montana branches of Glacier Bank, Kalispell, Montana and incident thereto establish branches at 670 Main Street, Billings, Montana and 2209 Central Avenue, Billings, Montana.*	09/10/2001
5(d)(3) & Branch	Valley Bank of Helena, Helena, Montana, to purchase certain assets and assume certain liabilities of the Helena, Montana branch of Glacier Bank, Kalispell, Montana and incident thereto establish a branch at 611 North Montana, Helena, Montana.*	09/10/2001
Branch	Rocky Mountain Bank, Billings, Montana, to establish a branch at 2901 W. Main, Bozeman, Montana.*	09/01/2001
18(c) & Branch	First Interstate Bank, Billings, Montana, to merge with First Interstate Bank, Sheridan, Wyoming, and incident thereto establish 21 branches.	N/Avail.

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Frandsen Financial Corporation, Forest Lake, Minnesota, for prior approval to acquire 100% of the voting shares of F & M Bank-Minnesota, Dundas, Minnesota.*	Fed. Reg. – 09/28/2001 Newspaper – 10/01/2001

*Subject to the provisions of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1)	American Bancorporation of Minnesota, Inc., Brainerd, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of American National Bank of Minnesota, Brainerd, Minnesota.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of Colorado, Fort Lupton, Colorado, for prior approval to establish a branch at 3130 Main Avenue, Durango, Colorado.	Newspaper – 08/26/2001

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Leawood Bancshares, Inc., Leawood, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Town & Country Bank, Leawood, Kansas, in organization.	Newspaper – N/Available Fed Reg – N/Available

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
Centennial Bank West	Eaton, Colorado
Fidelity State Bank and Trust	Dodge City, Kansas
Citizens State Bank and Trust	Ellsworth, Kansas
Citizens Farmers Bank of Cole Camp	Cole Camp, Missouri
Bank of Elgin	Elgin, Nebraska
Five Points Bank	Grand Island, Nebraska
FirstBank	Antlers, Oklahoma
First Bank and Trust Company	Broken Bow, Oklahoma
Union Bank of Chandler	Chandler, Oklahoma
First State Bank	Fairfax, Oklahoma
Bank of Locust Grove	Locust Grove, Oklahoma
Security Bank	Pawnee, Oklahoma
Lakeside Bank of Salina	Salina, Oklahoma

Section VI – CRA examinations scheduled for Fourth Quarter of 2001

<i>Institution</i>	<i>Location</i>
First Bank of Turley	Tulsa, Oklahoma
SpiritBank	Tulsa, Oklahoma
Oregon Trail Bank	Guernsey, Wyoming
First State Bank	Newcastle, Wyoming
Union State Bank	Upton, Wyoming

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Cisco Bancshares, Inc., Cisco, TX, to acquire Cisco Bancshares of Nevada, Inc., Carson City, NV, and First National Bank in Cisco, Cisco, TX* (previously reported the week ending August 11, 2001)	Fed Reg – 09/07/2001 Newspaper – 08/11/2001
3(a)(1)	Cisco Bancshares of Nevada, Inc., Carson City, NV, to acquire First National Bank in Cisco, Cisco, TX* (previously reported the week ending August 11, 2001)	Fed Reg – 09/07/2001 Newspaper – 08/11/2001
CIC	Warren A. Armstrong, La Grange, TX, et al, acting in concert through a voting and stock restriction agreement, to acquire an interest in La Grange Bancshares, Inc., La Grange, TX (previously reported the week ending August 25, 2001)	Fed Reg – 09/04/2001 Newspaper – 09/10/2001
3(a)(3)	International Bancshares Corp, Laredo, TX, and IBC Subsidiary Corporation, Wilmington, DE, to acquire National Bancshares Corporation of Texas, San Antonio, TX, NBT of Delaware, Inc., Wilmington, DE, and NBC Bank, National Association, Eagle Pass, TX* (previously reported the week ending August 25, 2001)	Fed Reg – 09/18/2001 Newspaper – 09/06/2001
3(a)(1)	Spector Holdings Management, L.L.C., San Antonio, TX, to acquire Spector Holdings Limited Partnership, San Antonio, TX, Luling Bancshares, Inc., Luling, TX, Luling Delaware Financial Corporation, Dover, DE, and Citizens State Bank of Luling, Luling, TX*	Fed Reg – 09/28/2001 Newspaper – N/Avail
3(a)(1)	Spector Holdings Limited Partnership, San Antonio, TX, to acquire Luling Bancshares, Inc., Luling, TX, Luling Delaware Financial Corporation, Dover, DE, and Citizens State Bank of Luling, Luling, TX*	Fed Reg – 09/28/2001 Newspaper – N/Avail

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Luling Bancshares, Inc., Luling, TX, to acquire Luling Delaware Financial Corporation, Dover, DE, and Citizens State Bank of Luling, Luling, TX*	Fed Reg – 09/28/2001 Newspaper – N/Avail
3(a)(1)	Luling Delaware Financial Corporation, Dover, DE, to acquire Citizens State Bank of Luling, Luling, TX*	Fed Reg – 09/28/2001 Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
S/R	Notice by FCT Bancshares, Inc., Waco, TX, to repurchase 2,125.5 shares of its common stock

Section V – Availability of CRA public evaluations

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, September 1, 2001

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Greater Bay Bancorp, Palo Alto, California, to merge with SJNB Financial Corp., and thereby acquire its subsidiary bank, San Jose National Bank, both of San Jose, California.*	Newspaper – 09/29/2001 Fed Reg – 09/28/2001

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
3(a)(5)(C)	FNB Bancorp to become a bank holding company through a corporate reorganization involving First National Bank of Northern California, both of South San Francisco, California.	
Member	Business Bank of California, San Bernardino, California, to become a member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	
